

B6A (Official Form 6A) (12/07)

In re **Alvin Bernard Tucker**

Case No. **11-62614**
(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting	Amount Of Secured Claim
None				
Total:			\$0.00	

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re **Alvin Bernard Tucker**Case No. **11-62614**
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting
1. Cash on hand.		Cash	H	\$10.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Beacon Credit Union (Checking) Note: Jointly own with Wife.	H	\$1.00
		Beacon Credit Union (Savings) Note: Jointly owned with Wife.	H	\$1.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		1 Love Seat, 1 Dining Table, 4 Dining Chairs, 1 Kitchen Table, 4 Kitchen Chairs, 1 Microwave, 1 Washer, 1 Dryer, 1 Recliner Chair, 3 Dressers, 3 Beds, 2 TVs, 1 DVD Player, 1 Stereo, 1 Computer, 4 Lamps, Lawn Furniture Note: Jointly owned with spouse. Debtor's 1/2 interest in \$4,840.00 is \$2,420.00	H	\$2,420.00
		Lawn Mower, Sofa/Couch	H	\$1,300.00
		TV	H	\$50.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Men's Clothing	H	\$500.00
7. Furs and jewelry.		1 Wedding Band	H	\$200.00
		3 Watches	H	\$50.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Alvin Bernard Tucker**Case No. **11-62614**
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting
8. Firearms and sports, photographic, and other hobby equipment.		Weed Eater, 30 Hand Tools, 1 Power Tool	H	\$200.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance Policy No Cash Value, Through Employer	H	\$1.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		TEVA Company 401(K) ERISA	H	\$2,403.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Alvin Bernard Tucker**Case No. **11-62614**
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		Potential funds due to Debtor unknown at this time, including State & Federal tax refunds, possible garnishment funds, insurance proceeds, proceeds related to claims or causes of action that may be asserted by the debtor, and/or inheritance.	H	\$1.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Alvin Bernard Tucker**Case No. **11-62614**
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 3*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Oldsmobile Alero Client's Estimated Value \$3,925.00 Mileage 170,000	H	\$3,925.00
		1999 Oldsmobile Silhouette Client's Estimated Value \$900.00 Mileage 103,000	H	\$900.00
		1989 Cadillac Seville Client's Estimated Value \$500.00 Mileage 56,000	H	\$500.00
		1999 Saturn SL2 Client's Estimated Value \$1,500.00 Mileage 168,000 Note: Jointly owned with spouse. Debtor's holds 1/2 interest.	H	\$1,500.00
		1995 Toyota Pickup Client's Estimated Value \$500.00 Note: Over 323,000	H	\$1,000.00
		2000 Grand Prix Client's Estimated Value \$3,000.00 Mileage 160,000 Note: Owned jointly with spouse. Debtor holds 1/2 interest.	H	\$3,000.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Alvin Bernard Tucker**Case No. **11-62614**
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 4*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		1 Dog	H	\$10.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
<div style="text-align: right;"> 4 continuation sheets attached (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.) </div>				Total > \$17,972.00

B6C (Official Form 6C) (4/10)

In re **Alvin Bernard Tucker**Case No. **11-62614**
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

- ☐ 11 U.S.C. § 522(b)(2)
☒ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$146,450.*

Description of Property	Specify Law Providing Each	Value of Claimed	Current Value of Property Without
Cash	Va. Code Ann. § 34-4	\$10.00	\$10.00
Beacon Credit Union (Checking) Note: Jointly own with Wife.	Va. Code Ann. § 34-4	\$1.00	\$1.00
Beacon Credit Union (Savings) Note: Jointly owned with Wife.	Va. Code Ann. § 34-4	\$1.00	\$1.00
1 Love Seat, 1 Dining Table, 4 Dining Chairs, 1 Kitchen Table, 4 Kitchen Chairs, 1 Microwave, 1 Washer, 1 Dryer, 1 Recliner Chair, 3 Dressers, 3 Beds, 2 TVs, 1 DVD Player, 1 Stereo, 1 Computer, 4 Lamps, Lawn Furniture Note: Jointly owned with spouse. Debtor's 1/2 interest in \$4,840.00 is \$2,420.00	Va. Code Ann. § 34-26 (4a)	\$2,420.00	\$2,420.00
Lawn Mower, Sofa/Couch	Va. Code Ann. § 34-26 (4a)	\$1.00	\$1,300.00
TV	Va. Code Ann. § 34-26 (4a)	\$1.00	\$50.00
Men's Clothing	Va. Code Ann. § 34-26(4)	\$500.00	\$500.00
1 Wedding Band	Va. Code Ann. § 34-26 (1a)	\$200.00	\$200.00
* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.		\$3,134.00	\$4,482.00

B6C (Official Form 6C) (4/10) -- Cont.

In re **Alvin Bernard Tucker**Case No. **11-62614**

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT*Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each	Value of Claimed	Current Value of Property Without
3 Watches	Va. Code Ann. § 34-4	\$50.00	\$50.00
Weed Eater, 30 Hand Tools, 1 Power Tool	Va. Code Ann. § 34-4	\$200.00	\$200.00
Term Life Insurance Policy No Cash Value, Through Employer	Va. Code Ann. § 34-4	\$1.00	\$1.00
TEVA Company 401(K) ERISA	Va. Code Ann. § 34-4	\$1.00	\$2,403.00
	Va. Code Ann. § 34-34	\$1.00	
	11 U.S.C. § 522(b)(3)(C)	\$2,406.00	
Potential funds due to Debtor unknown at this time, including State & Federal tax refunds, possible garnishment funds, insurance proceeds, proceeds related to claims or causes of action that may be asserted by the debtor, and/or inheritance.	Va. Code Ann. § 34-4	\$1.00	\$1.00
2003 Oldsmobile Alero Client's Estimated Value \$3,925.00 Mileage 170,000	Va. Code Ann. § 34-4	\$1.00	\$3,925.00
1999 Oldsmobile Silhouette Client's Estimated Value \$900.00	Va. Code Ann. § 34-26(8)	\$900.00	\$900.00
Mileage 103,000	Va. Code Ann. § 34-4	\$1.00	
1989 Cadillac Seville Client's Estimated Value \$500.00	Va. Code Ann. § 34-4	\$500.00	\$500.00
Mileage 56,000			
		\$7,196.00	\$12,462.00

B6C (Official Form 6C) (4/10) -- Cont.

In re **Alvin Bernard Tucker**Case No. **11-62614**

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT*Continuation Sheet No. 2*

Description of Property	Specify Law Providing Each	Value of Claimed	Current Value of Property Without
1999 Saturn SL2 Client's Estimated Value \$1,500.00 Mileage 168,000 Note: Jointly owned with spouse. Debtor's holds 1/2 interest.	Va. Code Ann. § 34-4	\$1.00	\$1,500.00
1995 Toyota Pickup Client's Estimated Value \$500.00 Note: Over 323,000	Va. Code Ann. § 34-4	\$1.00	\$1,000.00
2000 Grand Prix Client's Estimated Value \$3,000.00 Mileage 160,000 Note: Owned jointly with spouse. Debtor holds 1/2 interest.	Va. Code Ann. § 34-4	\$1.00	\$3,000.00
1 Dog	Va. Code Ann. § 34-26(5)	\$10.00	\$10.00
		\$7,209.00	\$17,972.00

B6D (Official Form 6D) (12/07)

In re **Alvin Bernard Tucker**Case No. **11-62614**

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCT	UNSECURED PORTION
ACCT #: xxxx3999 Credit Acceptance Corp C/O Corporation Service Company R/A 11 S 12th Street/PO Box 1463 Richmond, VA 23218-0000	H	DATE INCURRED: 06/30/2009 NATURE OF LIEN: Security Agreement COLLATERAL: 2003 Oldsmobile Alero REMARKS: Client's Estimated Value \$4,500.00 Mileage 150,000 VALUE: \$3,925.00				\$3,616.00	
Representing: Credit Acceptance Corp		Credit Acceptance Attn: Bankruptcy PO Box 551888 Detroit, MI 48255				Notice Only	Notice Only
ACCT #: 6637 Parks Finance Service, Inc Reg. Agent James W. Parks 185 Spotnap Road Suite B-2 PO Box 2025 Charlottesville, VA 22902	X H	DATE INCURRED: 12/31/2005 NATURE OF LIEN: Security Agreement COLLATERAL: 1999 Saturn SL2 REMARKS: Client's Estimated Value \$2,500.00 Mileage 140,000 Note: Jointly owned with spouse. Debtor's holds 1/2 interest. VALUE: \$1,500.00				\$1,700.00	\$200.00
Subtotal (Total of this Page) >						\$5,316.00	\$200.00
Total (Use only on last page) >							

2 continuation sheets attached

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of

B6D (Official Form 6D) (12/07) - Cont.
In re **Alvin Bernard Tucker**

Case No. **11-62614**

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCT	UNSECURED PORTION				
Representing: Parks Finance Service, Inc		Parks Finance Service, Inc Reg. Agent James W. Parks 185 Spotnap Road Suite B-2 PO Box 2025 Charlottesville, VA 22902				Notice Only	Notice Only				
ACCT #: xxxx/1045	X H	DATE INCURRED: 1/31/2009 NATURE OF LIEN: Security Agreement COLLATERAL: 1995 Toyota Pickup & 2000 Pontiac Grand Prix REMARKS: Toyota - Client's Estimated Value \$1,000.00 Pontiac - Client's Estimated Value \$4,000.00				\$4,600.00	\$600.00				
Parks Finance Service, Inc Reg. Agent James W. Parks 185 Spotnap Road Suite B-2 PO Box 2025 Charlottesville, VA 22902		VALUE: \$4,000.00									
Representing: Parks Finance Service, Inc		Parks Finance Service, Inc Reg. Agent James W. Parks 185 Spotnap Road Suite B-2 PO Box 2025 Charlottesville, VA 22902				Notice Only	Notice Only				
ACCT #: xxxxxxxx0025	H	DATE INCURRED: 10/22/2010 NATURE OF LIEN: Security Agreement COLLATERAL: Lawn Mower, Sofa/Couch REMARKS:				\$798.00					
Schewel Furniture Co., Inc. Reg. Agent Donna S. Clark 1031 Main Street PO Box 6120 Lynchburg, VA 24505		VALUE: \$1,300.00									
Sheet no. <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims						\$5,398.00	\$600.00				
Subtotal (Total of this Page) > Total (Use only on last page) >											

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of

B6D (Official Form 6D) (12/07) - Cont.
In re **Alvin Bernard Tucker**

Case No. **11-62614**
(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCT	UNSECURED PORTION
Representing: Schewel Furniture Co., Inc.		Schewel Furniture Co., Inc. Reg. Agent Donna S. Clark 1031 Main Street PO Box 6120 Lynchburg, VA 24505				Notice Only	Notice Only
ACCT #: xxxxxxxx0024	H	DATE INCURRED: 12/17/2009 NATURE OF LIEN: Security Agreement COLLATERAL: TV REMARKS:				\$102.00	\$52.00
Schewel Furniture Co., Inc. Reg. Agent Donna S. Clark 1031 Main Street PO Box 6120 Lynchburg, VA 24505		VALUE: \$50.00					
Representing: Schewel Furniture Co., Inc.		Schewel Furniture Co., Inc. Reg. Agent Donna S. Clark 1031 Main Street PO Box 6120 Lynchburg, VA 24505				Notice Only	Notice Only
Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Secured Claims						\$102.00	\$52.00
Subtotal (Total of this Page) > Total (Use only on last page) >						\$10,816.00	\$852.00

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of

B6E (Official Form 6E) (04/10)

In re **Alvin Bernard Tucker**

Case No. **11-62614**

(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor,

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease or rental of property or services for personal, family, or household use,

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using

☐ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed

** Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of*

B6E (Official Form 6E) (04/10) - Cont.

In re **Alvin Bernard Tucker**Case No. **11-62614**

(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY	Taxes and Certain Other Debts Owed to Governmental Units
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUN T OF	AMOUN T ENTITLED	AMOUN T NOT ENTITLED TO PRIORIT	
ACCT #: 6637 Appomattox County Treasurer * PO Box 689 329 A Court Street Appomattox, VA 24522-0000	X H	DATE INCURRED: 2010 CONSIDERATION: Personal Property Taxes REMARKS:				\$277.00	\$277.00	\$0.00	
ACCT #: xxxx/1045 Internal Revenue Service*** P O Box 21126 Philadelphia, PA 19114-0000	X H	DATE INCURRED: 2007-2009 CONSIDERATION: Federal Income Taxes REMARKS: 2008 - \$3,778.00 2009 - \$2,842.00				\$6,620.00	\$6,620.00	\$0.00	
Representing: Internal Revenue Service***		Timothy Heaphy, U.S. Attorney Western District of Virginia PO Box 1709				Notice Only	Notice Only	Notice Only	
ACCT #: xxxx/1045 Va Department Of Taxation* Bankruptcy Unit P O Box 2156 Richmond, VA 23218-0000	X H	DATE INCURRED: 2009 CONSIDERATION: State Income Taxes REMARKS:				\$423.00	\$423.00	\$0.00	
Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims						Subtotals (Totals of this page) >	\$7,320.00	\$7,320.00	\$0.00
Total >							\$7,320.00		
(Use only on last page of the completed Schedule E.									
Totals >							\$7,320.00	\$0.00	
(Use only on last page of the completed Schedule E.									
If applicable, report also on the									

B6F (Official Form 6F) (12/07)
In re **Alvin Bernard Tucker**

Case No. **11-62614**
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxx7708 Afni, Inc. Attn: DP Recovery Support PO Box 3427 Bloomington, IL 61702	H	DATE INCURRED: 05/2009 CONSIDERATION: Open Account REMARKS:				\$309.00
Representing: Afni, Inc.		Verizon PO Box 660720 Dallas, TX 75699-0720				Notice Only
ACCT #: xxxxxxxxxx8700 American Cash Center 21120 Timberlake Rd Ste C Lynchburg, VA 24502-0000	H	DATE INCURRED: 11/19/2007 CONSIDERATION: Judgment REMARKS:				\$465.00
ACCT #: xxxxxxxxxx2500 American Cash Center 21120 Timberlake Rd Ste C Lynchburg, VA 24502-0000	H	DATE INCURRED: 02/26/2007 CONSIDERATION: Judgment REMARKS:				\$142.00
ACCT #: xxxxxxxxxx4000 Berglund Lake Ridge Suzuki 301 Oakley Ave Lynchburg, VA 24501	H	DATE INCURRED: 10/28/2009 CONSIDERATION: Judgment REMARKS:				\$3,956.00
ACCT #: 6637 Capital Management Services Inc. 726 Exchange Street Ste 700 Buffalo, NY 14210-0000	H	DATE INCURRED: 2009 CONSIDERATION: Open Account REMARKS:				\$3,520.00
Subtotal >						\$8,392.00
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if						

3 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Alvin Bernard Tucker**Case No. **11-62614**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxx0075 Charlot Bur Pob 6220 Charlottesville, VA 22911	H	DATE INCURRED: 2009 CONSIDERATION: Open Account REMARKS:				\$126.00
Representing: Charlot Bur		Central Va Family Physicians * 1111 Corporate Park Drive Suite C Forest, VA 24551-0000				Notice Only
ACCT #: 6637 Check First Cash Advance 3701 Fort Avenue Lynchburg, VA 24502-0000	H	DATE INCURRED: 1/2010 CONSIDERATION: Open Account REMARKS:				\$350.00
ACCT #: xxxx6391 CNAC * 2828 Candler's Mountain Road Lynchburg, VA 24502-0000	H	DATE INCURRED: 09/20/2004 CONSIDERATION: Judgment REMARKS:				\$7,126.00
ACCT #: xxx2766 Cnac - Va103 2828 Candler's Mountain R Lynchburg, VA 24502	H	DATE INCURRED: 05/2004 CONSIDERATION: Open Account REMARKS:				\$6,551.00
ACCT #: xxxxxxxxxxx7500 F. Read Hopkins Pediatrics 1212 Mcconville Road Lynchburg, VA 24502-0000	H	DATE INCURRED: 07/30/2007 CONSIDERATION: Judgment REMARKS:				\$672.00
Sheet no. <u>1</u> of <u>3</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$14,825.00
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if						

B6F (Official Form 6F) (12/07) - Cont.
In re **Alvin Bernard Tucker**Case No. **11-62614**
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 6637 Fast Auto Loans 2501 Memorial Avenue Lynchburg, VA 24501	H	DATE INCURRED: 7/2010 CONSIDERATION: Voluntary Return REMARKS: 1998 Volvo Station Wagon				\$2,300.00
ACCT #: xxxxxxxxxxx5727 First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104	H	DATE INCURRED: 04/2009 CONSIDERATION: Credit Card REMARKS:				\$525.00
ACCT #: xxxxxxxxxxx4359 First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104	H	DATE INCURRED: 10/2008 CONSIDERATION: Credit Card REMARKS:				\$454.00
ACCT #: xxxx/1045 Internal Revenue Service*** P O Box 7346 Philadelphia, PA 19114-7346	X H	DATE INCURRED: 2007 CONSIDERATION: Federal Income Taxes REMARKS:				\$2,943.00
ACCT #: xxxxxxx3800 Lease & Rental Mgmt Co 45 Haverhill St Andover, MA 01810	H	DATE INCURRED: 01/2005 CONSIDERATION: Open Account REMARKS:				\$1,436.00
ACCT #: xxxxxxxxxxx1418 Metabnk/fhut 6250 Ridgewood Roa Saint Cloud, MN 56303	H	DATE INCURRED: 05/27/2010 CONSIDERATION: Credit Card REMARKS:				\$253.00
Sheet no. <u>2</u> of <u>3</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$7,911.00
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if						

B6F (Official Form 6F) (12/07) - Cont.

In re **Alvin Bernard Tucker**Case No. **11-62614**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxxxx7849 Palisad Coll Attention: Bankruptcy Department PO Box 1244 Englewood Cliffs, NJ 07632	H	DATE INCURRED: 11/2006 CONSIDERATION: Open Account REMARKS:				\$450.00
Representing: Palisad Coll		Verizon Virginia, Inc. PO Box 165018 Columbus, OH 43216-0000				Notice Only
ACCT #: xxxxxxxxxxxxxx0362 Rjm Acq Llc 575 Underhill Blvd Ste 2 Syosset, NY 11791	H	DATE INCURRED: 03/2009 CONSIDERATION: Open Account REMARKS:				\$238.00
Representing: Rjm Acq Llc		Wachovia PO Box 50014 Roanoke, VA 24040				Notice Only
ACCT #: xxxxxx0850 Verizon Virginia Inc 500 Technology Dr Weldon Spring, MO 63304	H	DATE INCURRED: 06/2009 CONSIDERATION: Open Account REMARKS:				\$289.00
Sheet no. <u>3</u> of <u>3</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$977.00
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if						Total > \$32,105.00

B6G (Official Form 6G) (12/07)

In re **Alvin Bernard Tucker**

Case No. **11-62614**
(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY

B6H (Official Form 6H) (12/07)

In re **Alvin Bernard Tucker**Case No. **11-62614**

(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Debra Tucker PO Box 491 Spout Spring, VA 24593	Parks Finance Service, Inc Reg. Agent James W. Parks 185 Spotnap Road Suite B-2 PO Box 2025 Charlottesville, VA 22902
Debra Tucker PO Box 491 Spout Spring, VA 24593	Internal Revenue Service*** P O Box 7346 Philadelphia, PA 19114-7346
Debra Tucker PO Box 491 Spout Spring, VA 24593	Internal Revenue Service*** P O Box 21126 Philadelphia, PA 19114-0000
Debra Tucker PO Box 491 Spout Spring, VA 24593	Va Department Of Taxation* Bankruptcy Unit P O Box 2156 Richmond, VA 23218-0000
Debra Tucker PO Box 491 Spout Spring, VA 24593	Appomattox County Treasurer * PO Box 689 329 A Court Street Appomattox, VA 24522-0000
Debra Tucker PO Box 491 Spout Spring, VA 24593	Parks Finance Service, Inc Reg. Agent James W. Parks 185 Spotnap Road Suite B-2 PO Box 2025 Charlottesville, VA 22902

B6I (Official Form 6I) (12/07)

In re **Alvin Bernard Tucker**Case No. **11-62614**
(if known)**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	Dependents of Debtor and Spouse	
Married	Relationship(s): Son Age(s): 8	Relationship(s): Age(s):
Employment:	Debtor	Spouse
Occupation	Mfg. Tech.	Mold Tech
Name of Employer	TEVA	Parker Hannifin Corporation
How Long Employed	4 Years	15 Years
Address of Employer	Barr Laboratories Inc PO Box 1090 North Wales, PA 19454	6035 Parkland Blvd Cleveland, OH 44124

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$3,024.73	\$3,054.78
2. Estimate monthly overtime	\$0.00	\$0.00
3. SUBTOTAL	\$3,024.73	\$3,054.78
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$535.82	\$517.31
b. Social Security Tax	\$0.00	\$0.00
c. Medicare	\$0.00	\$0.00
d. Insurance	\$322.05	\$0.00
e. Union dues	\$0.00	\$0.00
f. Retirement	\$0.00	\$0.00
g. Other (Specify) / Union Dues	\$0.00	\$37.74
h. Other (Specify) / LIFE	\$0.00	\$1.52
i. Other (Specify) / DD Fixed 1	\$0.00	\$390.00
j. Other (Specify)	\$0.00	\$0.00
k. Other (Specify)	\$0.00	\$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$857.87	\$946.57
6. TOTAL NET MONTHLY TAKE HOME PAY	\$2,166.86	\$2,108.21
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	\$0.00
8. Income from real property	\$0.00	\$0.00
9. Interest and dividends	\$0.00	\$0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	\$0.00
11. Social security or government assistance (Specify):	\$0.00	\$0.00
12. Pension or retirement income	\$0.00	\$0.00
13. Other monthly income (Specify):		
a.	\$0.00	\$0.00
b.	\$0.00	\$0.00
c.	\$0.00	\$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$0.00	\$0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$2,166.86	\$2,108.21
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$4,275.07	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None.

B6J (Official Form 6J) (12/07)

IN RE: **Alvin Bernard Tucker**Case No. **11-62614**

(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly

- ☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household.
Complete a separate schedule of expenditures

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No b. Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	\$911.00
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: Cell Phone(s)	\$325.00 \$50.00 \$127.00
3. Home maintenance (repairs and upkeep)	\$50.00
4. Food	\$600.00
5. Clothing	\$150.00
6. Laundry and dry cleaning	\$50.00
7. Medical and dental expenses	\$100.00
8. Transportation (not including car payments)	\$425.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$50.00
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	\$100.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify: Personal Property Taxes	\$40.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: Wife Bills d. Other:	\$420.00
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: See attached personal expenses 17.b. Other:	\$277.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$3,675.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: Note: House & Mortgage is in Wife's name only. Note: Schewels payment ends in 2 months, therefore not listed above. Note: Two of Wife's	
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	\$4,275.07 \$3,675.00 \$600.07

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
LYNCHBURG DIVISION

IN RE: **Alvin Bernard Tucker**

CASE NO **11-62614**

CHAPTER **13**

EXHIBIT TO SCHEDULE J

Itemized Personal Expenses

Expense	Amount
Cable/Satellite	\$80.00
Internet	\$22.00
Prescriptions	\$50.00
Haircare & Grooming	\$75.00
Pet Care & Food	\$50.00
Total >	\$277.00

B6 Summary (Official Form 6 - Summary) (12/07)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
LYNCHBURG DIVISION**

In re **Alvin Bernard Tucker**Case No. **11-62614**Chapter **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	5	\$17,972.00		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	3			
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2			
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4			
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$4,275.07
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$3,675.00
TOTAL		23	\$17,972.00	\$50,241.00	

Form 6 - Statistical Summary (12/07)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
LYNCHBURG DIVISION**

In re **Alvin Bernard Tucker**Case No. **11-62614**Chapter **13**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101 (8) of the Bankruptcy Code (11 U.S.C.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units	\$7,320.00
Claims for Death or Personal Injury While Debtor Was	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar	\$0.00
TOTAL	\$7,320.00

State the following:

Average Income (from Schedule I, Line 16)	\$4,275.07
Average Expenses (from Schedule J, Line 18)	\$3,675.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B	\$6,079.54

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY"		\$852.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY"	\$7,320.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO		\$0.00
4. Total from Schedule F		\$32,105.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$32,957.00

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Alvin Bernard Tucker**

Case No. **11-62614**
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **25** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **10/21/2011**

Signature **/s/ Alvin Bernard Tucker**
Alvin Bernard Tucker

Date _____

Signature _____

[If joint case, both spouses must sign.]

B7 (Official Form 7) (04/10)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
LYNCHBURG DIVISION**

In re: **Alvin Bernard Tucker**Case No. 11-62614
(if known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None



State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may

AMOUNT	SOURCE
\$38,000.00	2009 - INCOME (H)
\$42,943.00	2010 - INCOME (H)
\$31,000.00	2011 - INCOME (H)
\$32,000.00	2009 - INCOME (W)
\$35,715.00	2010 - INCOME (W)
\$25,401.00	2011 - INCOME (W)

2. Income other than from employment or operation of business

None



State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse

3. Payments to creditors**Complete a. or b., as appropriate, and c.**

None



a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account

None



b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency.

None



c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include

B7 (Official Form 7) (04/10) - Cont.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
LYNCHBURG DIVISION**

In re: **Alvin Bernard Tucker**Case No. **11-62614**
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

4. Suits and administrative proceedings, executions, garnishments and attachments

None

☐

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information

CAPTION OF SUIT AND**CASE NUMBER****Berglund Lake****Ridge Suzuki****v.****Alvin Tucker****GV09009040-01****NATURE OF PROCEEDING****Garnishment****COURT OR AGENCY****AND LOCATION****Lynchburg****General****District Court****905 Court St****Public Safety****Bldg,****Courtroom B****Lynchburg, VA****24504****STATUS OR****DISPOSITION****Pending**

None

☒

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include

5. Repossessions, foreclosures and returns

None

☐

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must

NAME AND ADDRESS OF CREDITOR OR SELLER**Fast Auto Loans****DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN****10/2010****DESCRIPTION AND VALUE
OF PROPERTY****1998 Volvo Station
Wagon****6. Assignments and receiverships**

None

☒

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both

None

☒

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include

7. Gifts

None

☒

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100

8. Losses

None

☒

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include

B7 (Official Form 7) (04/10) - Cont.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
LYNCHBURG DIVISION**

In re: **Alvin Bernard Tucker**

Case No. **11-62614**
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 2

9. Payments related to debt counseling or bankruptcy

None

☐

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year

NAME AND ADDRESS OF PAYEE
Cox Law Group, PLLC
900 Lakeside Drive
Lynchburg, VA 24501-3602

**DATE OF PAYMENT,
NAME OF PAYER IF
OTHER THAN DEBTOR**
10/27/2011

**AMOUNT OF MONEY OR DESCRIPTION
AND VALUE OF PROPERTY**
**See Exhibit A to
Form 2016**

10. Other transfers

None

☒

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12

None

☒

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or

11. Closed financial accounts

None

☒

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations,

12. Safe deposit boxes

None

☒

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13

13. Setoffs

None

☒

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either

14. Property held for another person

None

☒

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

☒

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report

B7 (Official Form 7) (04/10) - Cont.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
LYNCHBURG DIVISION**

In re: **Alvin Bernard Tucker**

Case No. **11-62614**
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 3

16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date

None



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

None



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is

18. Nature, location and name of business

None



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or

None



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as

B7 (Official Form 7) (04/10) - Cont.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
LYNCHBURG DIVISION**

In re: **Alvin Bernard Tucker**

Case No. **11-62614**
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 4

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

19. Books, records and financial statements

None



a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the

None



b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account

None



c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the

None



d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by

20. Inventories

None



a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the

None



b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None



a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member

None



b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or

22. Former partners, officers, directors and shareholders

None



a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement

None



b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately

B7 (Official Form 7) (04/10) - Cont.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
LYNCHBURG DIVISION**

In re: **Alvin Bernard Tucker**

Case No. **11-62614**
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 5

23. Withdrawals from a partnership or distributions by a corporation

None



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year

24. Tax Consolidation Group

None



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding

25. Pension Funds

None



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the

B7 (Official Form 7) (04/10) - Cont.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
LYNCHBURG DIVISION**

In re: **Alvin Bernard Tucker**

Case No. **11-62614**
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 6

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **10/21/2011**

Signature **/s/ Alvin Bernard Tucker**
of Debtor **Alvin Bernard Tucker**

Date _____

Signature _____
of Joint Debtor
(if any)

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both.

B 201B (Form 201B) (12/09)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
LYNCHBURG DIVISION**

In re **Alvin Bernard Tucker**

Case No. 11-62614

Chapter 13

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

<u>Alvin Bernard Tucker</u>	<u>X</u> <u>/s/ Alvin Bernard Tucker</u>	<u>10/21/2011</u>
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known) <u>11-62614</u>	<u>X</u>	
	Signature of Joint Debtor (if any)	Date

Certificate of Compliance with § 342(b) of the Bankruptcy Code

I, David Wright for Cox Law Group, PLLC, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice required by § 342(b) of the Bankruptcy Code.

/s/ David Wright for Cox Law Group, PLLC

David Wright for Cox Law Group, PLLC,
Attorney for Debtor(s)
Bar No.: 40424
Cox Law Group, PLLC
900 Lakeside Drive
Lynchburg, VA 24501-3602
Phone: (434) 845-2600
Fax: (434) 845-0727
E-Mail: ecf@coxlawgroup.com

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's

B 201A (Form 201A) (12/09)

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on

assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income
(\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
LYNCHBURG DIVISION

IN RE: **Alvin Bernard Tucker**

CASE NO **11-62614**

CHAPTER **13**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for

For legal services, I have agreed to accept:

\$2,750.00

Prior to the filing of this statement I have received:

\$0.00

Balance Due:

\$2,750.00

2. The source of the compensation paid to me was:

☒ Debtor

☐ Other (specify)

3. The source of compensation to be paid to me is:

☐ Debtor

☒ Other (specify)

To be paid by the Chapter 13 Trustee. See Exhibit A to Form 2016..

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and

☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for

10/21/2011

Date

/s/ David Wright for Cox Law Group, PLLC

David Wright for Cox Law Group, PLLC Bar No. 40424
Cox Law Group, PLLC
900 Lakeside Drive
Lynchburg, VA 24501-3602
Phone: (434) 845-2600 / Fax: (434) 845-0727

/s/ Alvin Bernard Tucker

Alvin Bernard Tucker

B 22C (Official Form 22C) (Chapter 13) (12/10)In re: **Alvin Bernard Tucker**Case Number: **11-62614**

According to the calculations required by this statement:

- ☒ **The applicable commitment period is 3 years.**
☐ **The applicable commitment period is 5 years.**
☐ **Disposable income is determined under § 1325(b)(3).**
☒ **Disposable income is not determined under § 1325(b)(3).**

(Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly.

Part I. REPORT OF INCOME					
Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. <input checked="" type="checkbox"/> Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.					
1	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly			Column A Debtor's	Column B Spouse'
2	Gross wages, salary, tips, bonuses, overtime, commissions.			\$3,024.75	\$3,054.79
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.				
	a.	Gross receipts	\$0.00	\$0.00	
	b.	Ordinary and necessary business expenses	\$0.00	\$0.00	
	c.	Business income	Subtract Line b from Line a		
			\$0.00	\$0.00	
4	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV.				
	a.	Gross receipts	\$0.00	\$0.00	
	b.	Ordinary and necessary operating expenses	\$0.00	\$0.00	
	c.	Rent and other real property income	Subtract Line b from Line a		
			\$0.00	\$0.00	
5	Interest, dividends, and royalties.			\$0.00	\$0.00
6	Pension and retirement income.			\$0.00	\$0.00
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.			\$0.00	\$0.00
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not				
	Unemployment compensation claimed to be a benefit under the Social Security Act		Debtor \$0.00	Spouse \$0.00	
			\$0.00	\$0.00	
9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the the Social Security Act or payments received as a victim of a war crime, crime against				
	a.				
	b.				
			\$0.00	\$0.00	

B 22C (Official Form 22C) (Chapter 13) (12/10)

10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	\$3,024.75	\$3,054.79
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$6,079.54	

Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD

12	Enter the amount from Line 11.	\$6,079.54									
13	<p>Marital adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax</p> <table> <tr> <td>a.</td> <td></td> <td></td> </tr> <tr> <td>b.</td> <td></td> <td></td> </tr> <tr> <td>c.</td> <td></td> <td></td> </tr> </table> <p>Total and enter on Line 13.</p>	a.			b.			c.			\$0.00
a.											
b.											
c.											
14	Subtract Line 13 from Line 12 and enter the result.	\$6,079.54									
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.	\$72,954.48									
16	<p>Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy</p> <p>a. Enter debtor's state of residence: <u>Virginia</u> b. Enter debtor's household size: <u>3</u></p>	\$73,260.00									
17	<p>Application of § 1325(b)(4). Check the applicable box and proceed as directed.</p> <p><input checked="" type="checkbox"/> The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement.</p> <p><input type="checkbox"/> The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.</p>										

Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME

18	Enter the amount from Line 11.	\$6,079.54									
19	<p>Marital adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other</p> <table> <tr> <td>a.</td> <td></td> <td></td> </tr> <tr> <td>b.</td> <td></td> <td></td> </tr> <tr> <td>c.</td> <td></td> <td></td> </tr> </table> <p>Total and enter on Line 19.</p>	a.			b.			c.			\$0.00
a.											
b.											
c.											

B 22C (Official Form 22C) (Chapter 13) (12/10)

20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$6,079.54
21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.	\$72,954.48
22	Applicable median family income. Enter the amount from Line 16.	\$73,260.00
23	Application of § 1325(b)(3). Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement. <input checked="" type="checkbox"/> The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. DO NOT COMPLETE PARTS IV, V, OR VI.	

Part IV. CALCULATION OF DEDUCTIONS FROM INCOME

Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

24A	National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable number or persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would				
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that				
	Persons under 65 years of age		Persons 65 years of age or older		
	a1.	Allowance per person	a2.	Allowance per person	
	b1.	Number of persons	b2.	Number of persons	
	c1.	Subtotal	c2.	Subtotal	
25A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable				

B 22C (Official Form 22C) (Chapter 13) (12/10)

25B	<p>Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income</p> <table border="1" data-bbox="207 359 1369 510"> <tr> <td data-bbox="215 359 256 394">a.</td><td data-bbox="264 359 1011 394">IRS Housing and Utilities Standards; mortgage/rent expense</td><td data-bbox="1019 359 1360 394"></td></tr> <tr> <td data-bbox="215 394 256 468">b.</td><td data-bbox="264 394 1011 468">Average Monthly Payment for any debts secured by your home, if</td><td data-bbox="1019 394 1360 468"></td></tr> <tr> <td data-bbox="215 468 256 510">c.</td><td data-bbox="264 468 1011 510">Net mortgage/rental expense</td><td data-bbox="1019 468 1360 510">Subtract Line b from Line a.</td></tr> </table>	a.	IRS Housing and Utilities Standards; mortgage/rent expense		b.	Average Monthly Payment for any debts secured by your home, if		c.	Net mortgage/rental expense	Subtract Line b from Line a.	
a.	IRS Housing and Utilities Standards; mortgage/rent expense										
b.	Average Monthly Payment for any debts secured by your home, if										
c.	Net mortgage/rental expense	Subtract Line b from Line a.									
26	<p>Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend</p>										
27A	<p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in</p>										
27B	<p>Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the</p>										

B 22C (Official Form 22C) (Chapter 13) (12/10)

28	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the										
	<table border="1"> <tr> <td>a.</td> <td>IRS Transportation Standards, Ownership Costs</td> <td></td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as</td> <td></td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs		b.	Average Monthly Payment for any debts secured by Vehicle 1, as		c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	
a.	IRS Transportation Standards, Ownership Costs										
b.	Average Monthly Payment for any debts secured by Vehicle 1, as										
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.									
29	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the										
	<table border="1"> <tr> <td>a.</td> <td>IRS Transportation Standards, Ownership Costs</td> <td></td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as</td> <td></td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs		b.	Average Monthly Payment for any debts secured by Vehicle 2, as		c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	
a.	IRS Transportation Standards, Ownership Costs										
b.	Average Monthly Payment for any debts secured by Vehicle 2, as										
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.									
30	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. DO NOT										
31	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. DO NOT INCLUDE DISCRETIONARY										
32	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. DO NOT INCLUDE PREMIUMS FOR INSURANCE ON YOUR										
33	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support										
34	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or										
35	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare--such as baby-sitting, day care, nursery and preschool. DO NOT INCLUDE OTHER EDUCATIONAL PAYMENTS.										
36	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered										
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service--such as pagers, call waiting, caller id, special long distance, or internet service--to the extent										
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.										

B 22C (Official Form 22C) (Chapter 13) (12/10)

Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 24-37											
39	<p>Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center; padding: 2px;">a.</td> <td style="width: 65%; padding: 2px;">Health Insurance</td> <td style="width: 30%;"></td> </tr> <tr> <td style="text-align: center; padding: 2px;">b.</td> <td style="padding: 2px;">Disability Insurance</td> <td></td> </tr> <tr> <td style="text-align: center; padding: 2px;">c.</td> <td style="padding: 2px;">Health Savings Account</td> <td></td> </tr> </table> <p>Total and enter on Line 39</p> <p>IF YOU DO NOT ACTUALLY EXPEND THIS TOTAL AMOUNT, state your actual total average monthly expenditures in the space below:</p> <p>_____</p>	a.	Health Insurance		b.	Disability Insurance		c.	Health Savings Account		
a.	Health Insurance										
b.	Disability Insurance										
c.	Health Savings Account										
40	<p>Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member</p>										
41	<p>Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is</p>										
42	<p>Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF</p>										
43	<p>Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL</p>										
44	<p>Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available</p>										
45	<p>Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). DO NOT INCLUDE ANY AMOUNT IN</p>										
46	<p>Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.</p>										

B 22C (Official Form 22C) (Chapter 13) (12/10)**Subpart C: Deductions for Debt Payment**

47

Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured

	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?
a.				<input type="checkbox"/> yes <input type="checkbox"/> no
b.				<input type="checkbox"/> yes <input type="checkbox"/> no
c.				<input type="checkbox"/> yes <input type="checkbox"/> no
			Total: Add Lines a, b and c	

48

Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure

	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount
a.			
b.			
c.			
			Total: Add Lines a, b and c

49

Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. DO NOT INCLUDE CURRENT OBLIGATIONS, SUCH AS THOSE SET OUT IN LINE 33.

50

Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.

a.	Projected average monthly chapter 13 plan payment.	
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This	%
c.	Average monthly administrative expense of chapter 13 case	Total: Multiply Lines a and b

51

Total Deductions for Debt Payment. Enter the total of Lines 47 through 50.

Subpart D: Total Deductions from Income

52

Total of all deductions from income. Enter the total of Lines 38, 46 and 51.

Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)

53

Total current monthly income. Enter the amount from Line 20.

54

Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with

B 22C (Official Form 22C) (Chapter 13) (12/10)

55	Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required																
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.																
57	Deduction for special circumstances. If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57.																
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 65%;">Nature of special circumstances</th> <th style="width: 30%;">Amount of expense</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td></td> <td></td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td></td> </tr> <tr> <td style="text-align: center;">c.</td> <td></td> <td></td> </tr> <tr> <td></td> <td colspan="2" style="text-align: right;">Total: Add Lines a, b, and c</td> </tr> </tbody> </table>		Nature of special circumstances	Amount of expense	a.			b.			c.				Total: Add Lines a, b, and c		
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a.																	
b.																	
c.																	
	Total: Add Lines a, b, and c																
58	Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and enter the result.																
59	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.																

Part VI: ADDITIONAL EXPENSE CLAIMS

60	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page.																
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 65%;">Expense Description</th> <th style="width: 30%;">Monthly Amount</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td></td> <td></td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td></td> </tr> <tr> <td style="text-align: center;">c.</td> <td></td> <td></td> </tr> <tr> <td></td> <td colspan="2" style="text-align: right;">Total: Add Lines a, b, and c</td> </tr> </tbody> </table>		Expense Description	Monthly Amount	a.			b.			c.				Total: Add Lines a, b, and c		
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Part VII: VERIFICATION

61	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i>	
	<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> Date: <u>10/21/2011</u> </div> <div style="width: 45%;"> Signature: <u>/s/ Alvin Bernard Tucker</u> Alvin Bernard Tucker </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 20px;"> <div style="width: 45%;"> Date: _____ </div> <div style="width: 45%;"> Signature: _____ (Joint Debtor, if any) </div> </div>	